

FIG. 1A

Financial Strength of Company		20
S&P Rating	6	
Weiss Rating	6	
Best's Rating	8	
Asset Size	10	
Strength of Backing from Parent	10	

Funding Analysis		20
Cash Flow Required for Funding	20	
Net Present Value of A/T Cash Flow at x%	4	
IRR on Composite A/T Cash Flow	4	
A/T Effect on Earnings @ Year 1	5	
Cumulative A/T Effect on Earnings @ Year 5	5	
Earnings Crossover	2	

Contractual Features		15
De MEC'ing Provisions	3	
Mortality Charge Guarantees	4	
Expense Charge Guarantees	4	
Buyer Rating of Fund Choices	2	
Buyer Rating of Historical Fund Performance	2	

Other		5
Suitability of Underwriting Offer	5	

FIG. 1B

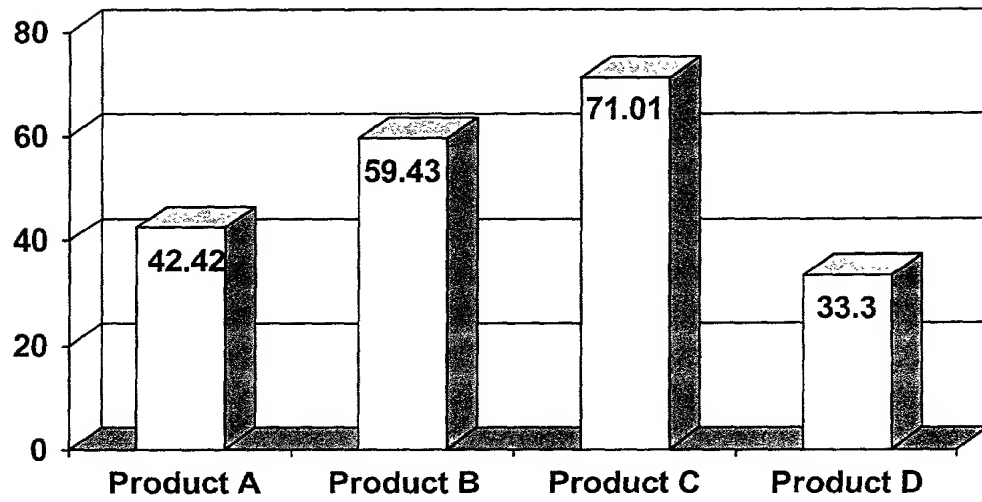


FIG. 1C

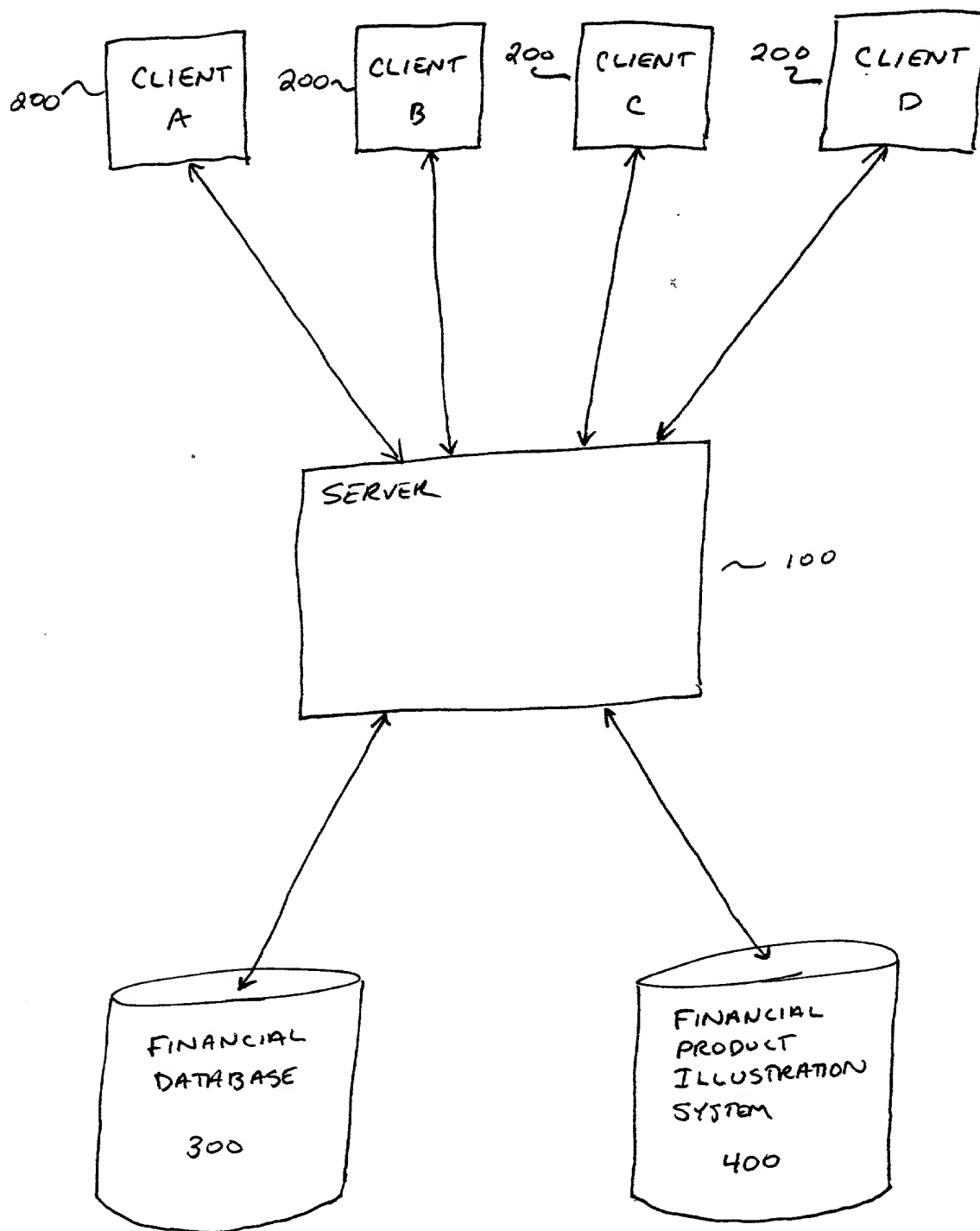


FIG. 2

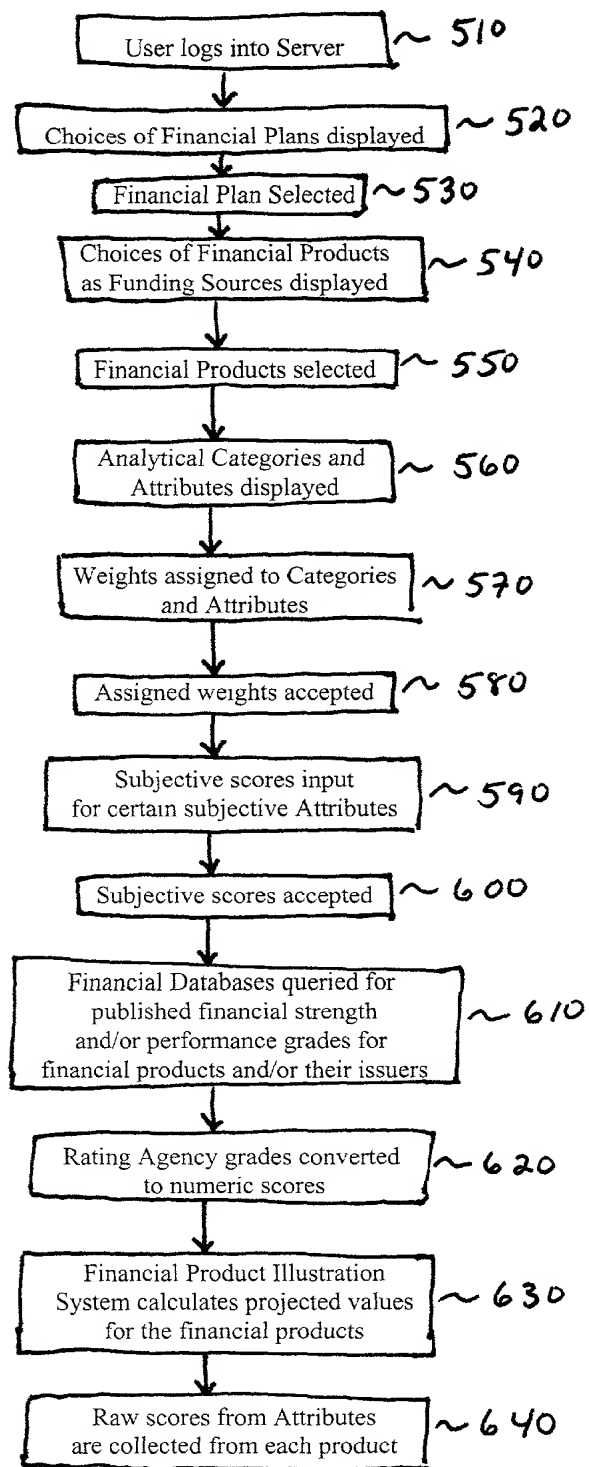


FIG. 3A

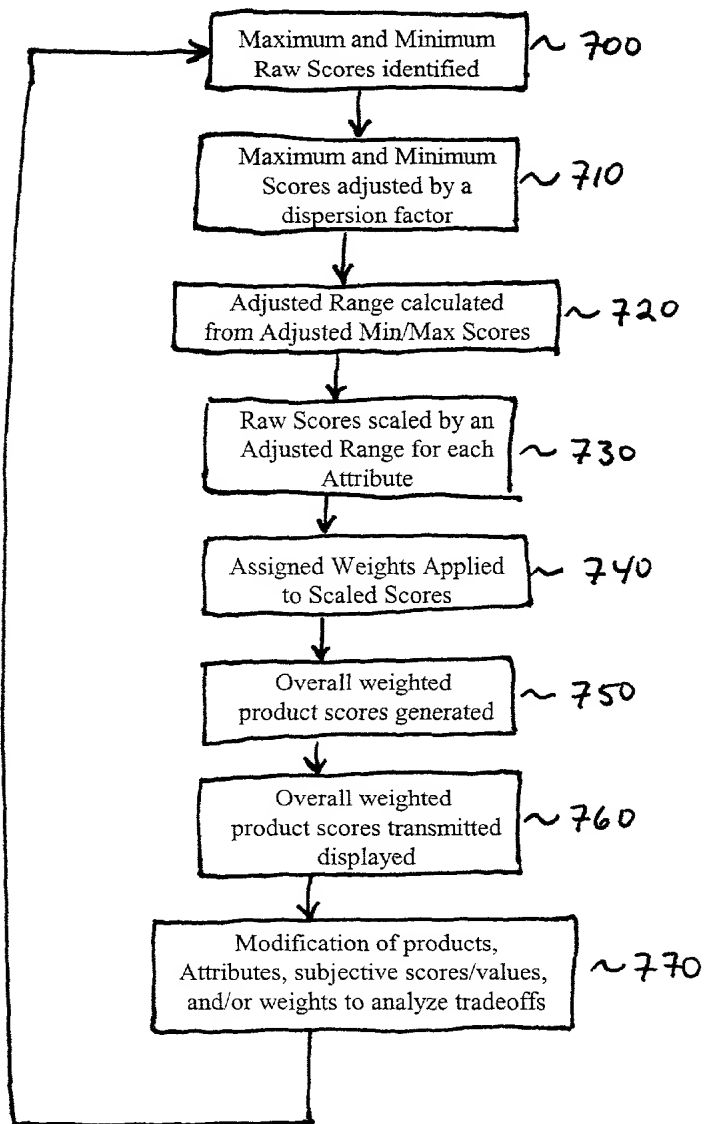
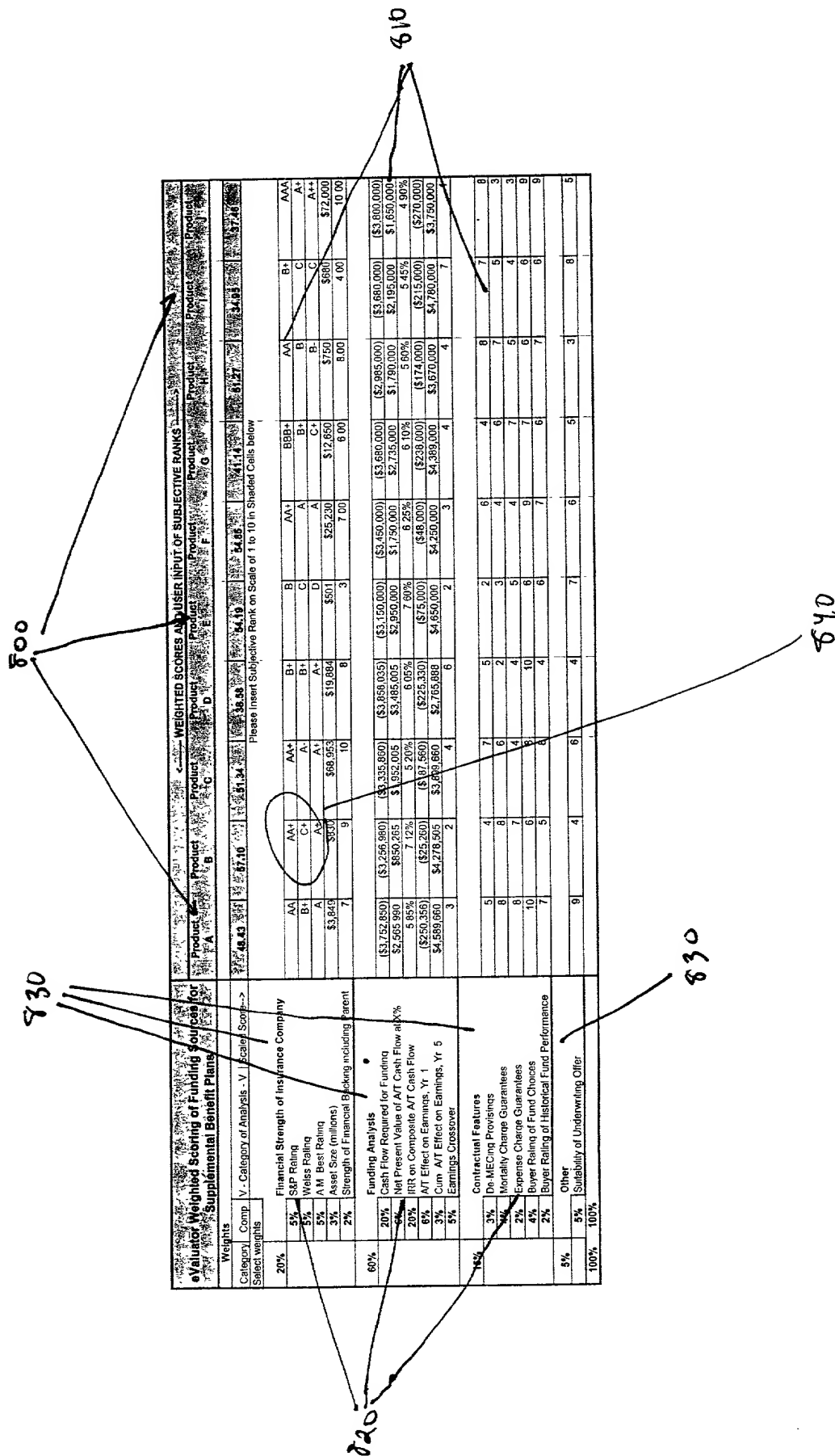


FIG. 3B



Financial Strength Arrays >>>>>	Rating Categories	S & P	AFS S & P's	A.M. Best	AFS A.M. Best	Weiss	AFS Weiss	Moody's	Duff & Phelps
	Superior	20 AAA	20 AAA	20 A++	20 A++	A+	20	AAA	AAA
	Excellent	19 AA+	18 AA+	18 A+	18 A	A	18	Aa1	AA+
		17 AA	17 AA	17 A-	17 A-	A-	17	Aa2	AA
	Very Good	16 AA-	16 AA-	16 B++	16 B+	B+	16	Aa3	AA-
		15 A+	15 A+	15 B+	15 B	B	15	A1	A+
		14 A	14 A	14 B-	14 B-	B-	14	A2	A
		13 A-	13 A-	13 B	13 B	C+	13	A3	A-
	Good	12 BBB+	12 BBB+	12 B	12 B	C	12	Baa1	BBB+
		11 BBB	11 BBB	11 B-	11 B-	C-	11	Baa2	BBB
		10 BBB-	10 BBB-	10 B--	10 B--	D+	10	Baa3	BBB-
	Fair	9 BB+	9 BB+	9 C++	9 C+	D	9	Ba1	BB+
		8 BB	8 BB	8 C+	8 C+	D-	8	Ba2	BB
		7 BB-	7 BB-	7 C	7 C	E+	7	Ba3	BB-
	Marginal	6 B+	6 B+	6 C	6 C	E	6	Ba1	B+
		5 B	5 B	5 C-	5 C-	E-	5	Ba2	B
		4 B-	4 B-	4 D	4 D			Ba3	B-
	Below Standards	3 CCC	3 CCC	3 D	3 D			Can	
		2 CC	2 CC					Ca	
		1 C	1 C	E	E			C	
		0 D	0 D	F	F				
		-1 E	-1 E						

Fig. 4B

Raw Score Results				Raw Scores, before weights applied									
Weight	Subr	Categ	Category of Analysis	Product A	Product B	Product C	Product D	Product E	Product F	Product G	Product H	Product I	Product J
20.00			Financial Strength of Insurance Company	17.00	18.00	18.00	6.00	5.00	18.00	12.00	17.00	6.00	20.00
	5.00	S&P Rating		13.00	17.00	17.00	18.00	12.00	18.00	16.00	17.00	12.00	20.00
	5.00	Weiss Rating		16.00	19.00	19.00	19.00	19.00	18.00	8.00	11.00	6.00	20.00
	5.00	A.M. Best Rating		18.00	19.00	19.00	19.00	3.00	18.00	6.00	11.00	6.00	20.00
	3.00	Asset Size		\$3,849	\$68,653	\$68,653	\$18,864	\$501	\$25,238	\$12,658	\$758	\$688	\$72,000
2.00			Strength of Financial Backing including Parent	7	9	10	8	3	7	6	8	4	10
80.00			Funding Analysis	33,752,850	33,335,800	33,335,800	33,335,800	33,150,000	33,450,000	33,680,000	32,985,000	33,680,000	33,800,000
	6.00	Cash Flow Required for Funding		\$2,565,990	\$3,256,990	\$3,256,990	\$3,465,005	\$2,950,000	\$1,750,000	\$2,335,000	\$1,790,000	\$2,195,000	\$1,650,000
	20.00	Net Present Value of AT Cash Flow at X%		\$650,255	\$1,952,025	\$1,952,025	\$1,952,025	7.60%	6.25%	6.10%	5.80%	5.45%	4.90%
	6.00	IRR on Composite AT Cash Flow		5.85%	7.12%	5.20%	6.05%	7.60%	6.25%	6.10%	5.80%	5.45%	4.90%
	6.00	AT Effect on Earnings, Yr 1		(\$250,356)	(\$187,550)	(\$225,330)	(\$225,330)	(\$75,000)	(\$48,000)	(\$238,000)	(\$174,000)	(\$215,000)	(\$270,000)
15.00			Contractual Features	5.00	4.00	4.00	4.00	2.00	6.00	4.00	8.00	7.00	8.00
	3.00	De-Ming Provisions		5.00	4.00	4.00	4.00	2.00	6.00	4.00	8.00	7.00	8.00
	4.00	Mortality Charge Guarantees		8.00	7.00	7.00	7.00	4.00	4.00	4.00	5.00	4.00	3.00
	2.00	Expense Charge Guarantees		8.00	7.00	7.00	7.00	4.00	4.00	4.00	5.00	4.00	3.00
	4.00	Buyer Rating of Fund Choices		10.00	8.00	8.00	10.00	6.00	9.00	7.00	6.00	6.00	9.00
2.00			Buyer Rating of Historical Fund Performance	7.00	5.00	5.00	4.00	6.00	7.00	6.00	7.00	6.00	9.00
5.00			Other	9.00	4.00	4.00	4.00	7.00	8.00	5.00	3.00	8.00	5.00
5.00			Suitability of Underswelling Offer	9.00	4.00	4.00	4.00	7.00	8.00	5.00	3.00	8.00	5.00

Raw Score Results			Range and Dispersion of Weighted Scores						
			Dispersion Factor used to de-cluster scores - -----> 10.00%						
Weight	Subt	Categ	Category of Analysis	Max	Min	Spread	Adjusted Max w/ Disp. Factor	Adjusted Min. w/ Disp. Factor	Adj. Range w/ Disp. Factor
20.00			Financial Strength of Insurance Company						
	5.00	S&P Rating		20.00	5.00	15.00	21.50	3.50	18.00
	5.00	Weiss Rating		20.00	12.00	8.00	20.80	11.20	9.60
	5.00	A.M. Best Rating		20.00	3.00	17.00	21.70	1.30	20.40
	3.00	Asset Size		\$72,000	\$501	\$71,499	\$79,150	(\$6,649)	\$85,799
	2.00	Strength of Financial Backing including Parent		10.00	3.00	7.00	10.70	2.30	8.40
60.00			Funding Analysis						
	20.00	Cash Flow Required for Funding		(\$2,985,000)	(\$3,858,035)	\$873,035	(\$2,897,697)	(\$3,945,339)	\$1,047,642
	6.00	Net Present Value of A/T Cash Flow at X%		\$3,485,005	\$850,265	\$2,634,740	\$3,748,479	\$586,791	\$3,161,688
	20.00	IRR on Composite A/T Cash Flow		7.600%	4.900%	2.700%	7.870%	4.630%	3.240%
	6.00	A/T Effect on Earnings, Yr 1		(\$25,260)	(\$270,000)	\$244,740	(\$786)	(\$294,474)	\$293,688
	3.00	Cum. A/T Effect on Earnings, Yr 5		\$4,780,000	\$2,765,888	\$2,014,112	\$4,981,411	\$2,564,477	\$2,416,934
	5.00	Earnings Crossover		7.00	1.00	6.00	7.60	0.40	7.20
15.00			Contractual Features						
	3.00	De-MECing Provisings		8.00	2.00	6.00	8.60	1.40	7.20
	4.00	Mortality Charge Guarantees		8.00	2.00	6.00	8.60	1.40	7.20
	2.00	Expense Charge Guarantees		8.00	3.00	5.00	8.50	2.50	6.00
	4.00	Buyer Rating of Fund Choices		10.00	6.00	4.00	10.40	5.60	4.80
	2.00	Buyer Rating of Historical Fund Performance		9.00	4.00	5.00	9.50	3.50	6.00
5.00			Other						
	5.00	Suitability of Underwriting Offer		9.00	3.00	6.00	9.60	2.40	7.20
100.00	100.00								

Raw Score Results			Scaled Scores, after weights applied ----->											
SCALED SCORING														
	Weight	Category of Analysis	Category of Analysis	Scaled Score-->	Product A	Product B	Product C	Product D	Product E	Product F	Product G	Product H	Product I	Product J
					48.43	57.10	51.34	38.58	54.19	54.85	41.14	51.27	34.95	37.46
20.00		Financial Strength of Insurance Company	Financial Strength of Insurance Company											
		5.00 S&P Rating	S&P Rating		3.75	4.03	4.03	0.69	0.42	4.03	2.36	3.75	0.69	4.58
		5.00 Weiss Rating	Weiss Rating		2.50	0.94	3.02	2.50	0.42	3.54	2.50	1.98	0.42	4.58
		5.00 A.M. Best Rating	A.M. Best Rating		4.09	4.34	4.34	4.34	0.42	4.09	1.64	2.38	1.15	4.58
		3.00 Asset Size	Asset Size		0.37	0.26	2.64	0.93	0.25	1.11	0.67	0.26	0.26	2.75
		2.00 Strength of Financial Backing including Parent	Strength of Financial Backing including Parent		1.12	1.60	1.83	1.36	0.17	1.12	0.88	1.36	0.40	1.83
60.00		Funding Analysis	Funding Analysis											
		20.00 Cash Flow Required for Funding	Cash Flow Required for Funding		\$4	\$13	\$12	\$2	\$15	\$9	\$5	\$18	\$5	\$3
		6.00 Net Present Value of A/T Cash Flow at X%	Net Present Value of A/T Cash Flow at X%		\$4	\$1	\$3	\$6	\$4	\$2	\$4	\$2	\$3	\$2
		20.00 IRR on Composite A/T Cash Flow	IRR on Composite A/T Cash Flow		753.09%	1537.04%	351.85%	876.54%	1833.33%	1000.00%	907.41%	598.77%	506.17%	166.67%
		6.00 AT Effect on Earnings, Yr 1	AT Effect on Earnings, Yr 1		\$1	\$6	\$2	\$1	\$4	\$5	\$1	\$2	\$2	\$1
		3.00 Cum AT Effect on Earnings, Yr 5	Cum AT Effect on Earnings, Yr 5		\$3	\$2	\$2	\$0	\$3	\$2	\$2	\$1	\$3	\$1
		5.00 Earnings Crossover	Earnings Crossover		2	1	3	4	1	2	2	3	3	5
15.00		Contractual Features	Contractual Features											
		3.00 De-MECing Provisions	De-MECing Provisions		1.50	1.08	2.33	1.50	0.25	1.92	1.08	2.75	2.33	2.75
		4.00 Mortality Charge Guarantees	Mortality Charge Guarantees		3.67	3.67	2.56	0.33	0.89	1.44	2.56	3.11	2.00	0.89
		2.00 Expense Charge Guarantees	Expense Charge Guarantees		1.83	1.50	1.50	0.50	0.83	0.50	1.50	0.83	0.50	0.17
		4.00 Buyer Rating of Fund Choices	Buyer Rating of Fund Choices		3.67	0.33	2.00	3.67	0.33	2.83	1.17	0.33	0.33	2.83
		2.00 Buyer Rating of Historical Fund Performance	Buyer Rating of Historical Fund Performance		1.17	0.50	1.50	0.17	0.83	1.17	0.83	1.17	0.83	1.83
5.00		Other	Other											
		5.00 Suitability of Underwriting Offer	Suitability of Underwriting Offer		4.58	1.11	2.50	1.11	3.19	2.50	1.81	0.42	3.89	1.81

eValuator Weighted Scoring of Funding Sources for Supplemental Benefit Plans		WEIGHTED SCORES AND USER INPUT OF SUBJECTIVE RANKS									
Category	Comp	Product A	Product B	Product C	Product D	Product E	Product F	Product G	Product H	Product I	Product J
Weights		61.96	36.55	67.83	37.53	28.19	83.99	44.13	54.61	27.30	22.88
Select weights											
80%		Financial Strength of Insurance Company									
	30%	AA	AA+	AA+	B+	B+	B	BBB+	AA	B+	AAA
	10%	B+	C+	A+	B+	C	C	C+	B	C	A+
	5%	A	A	A	A+	A	A	C	B	C	A+
	5%	\$3,879	\$530	\$8,953	\$19,804	\$501	\$25,230	\$12,650	\$750	\$880	\$72,000
	10%	7	9	10	8	3	7	6	8	4	10
20%		Funding Analysis									
	4%	\$3,752,860	\$3,265,980	\$3,335,860	\$3,828,032	\$3,150,000	\$3,450,000	\$3,980,000	\$2,985,000	\$3,680,000	\$3,800,000
	4%	\$2,685,980	\$650,265	\$1,952,005	\$3,463,005	\$2,950,000	\$1,750,000	\$2,735,000	\$2,195,000	\$2,195,000	\$1,650,000
	4%	5.85%	7.12%	5.20%	6.05%	7.60%	6.25%	6.10%	5.60%	5.45%	4.90%
	4%	\$250,385	\$25,280	\$187,580	\$225,330	\$75,000	\$48,000	\$238,000	\$174,000	\$215,000	\$270,000
	2%	\$4,989,980	\$4,278,505	\$3,889,680	\$2,785,888	\$4,650,000	\$4,350,000	\$4,989,000	\$3,670,000	\$4,780,000	\$3,750,000
	2%	3	2	4	6	2	3	4	4	7	1
15%		Contractual Features									
	3%	5	4	7	5	2	6	4	8	7	6
	4%	8	6	6	2	3	4	6	7	5	3
	2%	6	7	4	4	5	4	7	5	4	3
	4%	10	6	6	10	6	9	7	6	6	9
	2%	7	5	8	4	6	7	6	7	6	9
5%		Other									
	5%	9	4	6	4	7	6	5	3	8	5
100%		Total									

Please Insert Subjective Rank of Scale of 1 to 10 in Shaded Cells below

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Address http://evaluator.afs-link.com/evaluatordemo/

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Files Case Census Run Analysis

Benefit Modeling

Case Data

Insurance Content

Employee

Company-Product: Corporate Sponsored VUL

Benefits Modeling	
<input type="checkbox"/> Policy Ownership Option	CASD
<input type="checkbox"/> Premium Bonus Option	0
<input type="checkbox"/> Display Group Carve-Out	No
<input type="checkbox"/> Display Split Dollar	No
<input type="checkbox"/> Death Benefit Split Option	PREM
<input type="checkbox"/> Cash Value Split Option	2 - PREM
<input type="checkbox"/> Coll Assignment SD Tax Option	0 - S83
<input type="checkbox"/> Reverse SD Termination	0
<input type="checkbox"/> Display Death Benefit Only	No
<input type="checkbox"/> Death Benefit Control	0
<input type="checkbox"/> Display Sup. Income Plan	No
<input type="checkbox"/> Display Post-Ret. Med. Ben.	No
<input type="checkbox"/> Retirement Benefit Control	0
<input type="checkbox"/> Display Deferral Plan	No
<input type="checkbox"/> Maximum Employee Deferral	0
<input type="checkbox"/> Max. Corporate Contribution	0

1 Internet

FIG. 5A

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Benefit Modeling
Case Data
Insurance Content
Employee

Company Product - Corporate Sponsored VUL

Case Data	
Producer Name	Mr. Producer
Plan Name	Basic Insurance Plan
Corporation Name	XYZ Corporation
Group Case #	
Plan Initiation Date	01/01/1999
Fiscal Year-end Date	
<input type="checkbox"/> Corporate Tax Bracket	40%
DISPLAY PLAN ASSUMPTIONS	Yes
<input type="checkbox"/> A/T Cost of Money Rate	1%
A/T Pres Val Discount Rate	0%
General Inflation Rate	4%
<input type="checkbox"/> Mortality Table	CS080
<input type="checkbox"/> Death Benefit Accounting	1
<input type="checkbox"/> Income Benefit Accounting	1

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FIG. 5B

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Benefit Modeling
Case Data
Insurance Content
Employee

Company Product - Corporate Sponsored VUL

Insurance Controls

<input type="checkbox"/>	Policy #	
<input checked="" type="checkbox"/>	Policy Issue Date	09/01/1999
<input type="checkbox"/>	Policy	2 - Corporate VUL
<input type="checkbox"/>	Variable Life Interest Rate	10.00%
<input type="checkbox"/>	Asset Management Fee	2 - AVERAGE
<input type="checkbox"/>	Fund Allocation Blend	ACB-100%
<input type="checkbox"/>	DISPLAY UNDERWRITING/OPTIONS	No
<input type="checkbox"/>	Max % Target for Solving	0
<input type="checkbox"/>	Aggregate Target Death Benefit	100%B
<input type="checkbox"/>	% Increase in Aggregate Targ	0
<input type="checkbox"/>	Flat Offset for Aggreg. Target	0
<input type="checkbox"/>	Aggregate Target DB Maximum	0
<input type="checkbox"/>	Additions to Aggregate Target	

Internet

FIG. 5C

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Address http://evaluator.afs-link.com/evaluatordemo/

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Files Case Census Run Analysis

Company-Product: Corporate Sponsored VUL

Employee	
<input checked="" type="checkbox"/> Employee Name	Alok Mehta
<input checked="" type="checkbox"/> Date of Birth/Entry Age	45
<input type="checkbox"/> Retirement Age	65
<input type="checkbox"/> Mortality Assumptions	80
<input type="checkbox"/> Salary	0
<input type="checkbox"/> Salary Increase Rate	3%
<input type="checkbox"/> Salary Bonus	0
<input type="checkbox"/> Salary Bonus Increase Rate	0
<input type="checkbox"/> Employee Tax Bracket	28%
<input type="checkbox"/> Social Security Number	0
<input type="checkbox"/> Date of Hire/Hire Age	0
<input type="checkbox"/> Accruals Prior to Plan Inception	0

Internet

FIG. 5D

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Files Case Census Run Analysis

Company-Product Corporate Sponsored VUL

	Employee Name	Date of Birth/Entry Age	Policy Issue Date	Census GPT/CAVAT Option	Pre
<input type="checkbox"/>	Alok Mehta	45	09/01/1999	GPT	NONMEC
<input type="checkbox"/>	Alok Mehta	45	09/01/1999	GPT	NONMEC
<input type="checkbox"/>	Alok Mehta	45	09/01/1999	GPT	NONMEC
<input type="checkbox"/>	Alok Mehta	45	09/01/1999	GPT	NONMEC
<input type="checkbox"/>	Alok Mehta	45	09/01/1999	GPT	NONMEC
<input type="checkbox"/>	Alok Mehta	45	09/01/1999	GPT	NONMEC
<input type="checkbox"/>	Alok Mehta	45	09/01/1999	GPT	NONMEC
<input type="checkbox"/>	Alok Mehta	45	09/01/1999	GPT	NONMEC
<input type="checkbox"/>	Alok Mehta	45	09/01/1999	GPT	NONMEC
<input type="checkbox"/>	Alok Mehta	45	09/01/1999	GPT	NONMEC
<input type="checkbox"/>	Alok Mehta	45	09/01/1999	GPT	NONMEC

javascript:void(0)

Internet

FIG. 5E

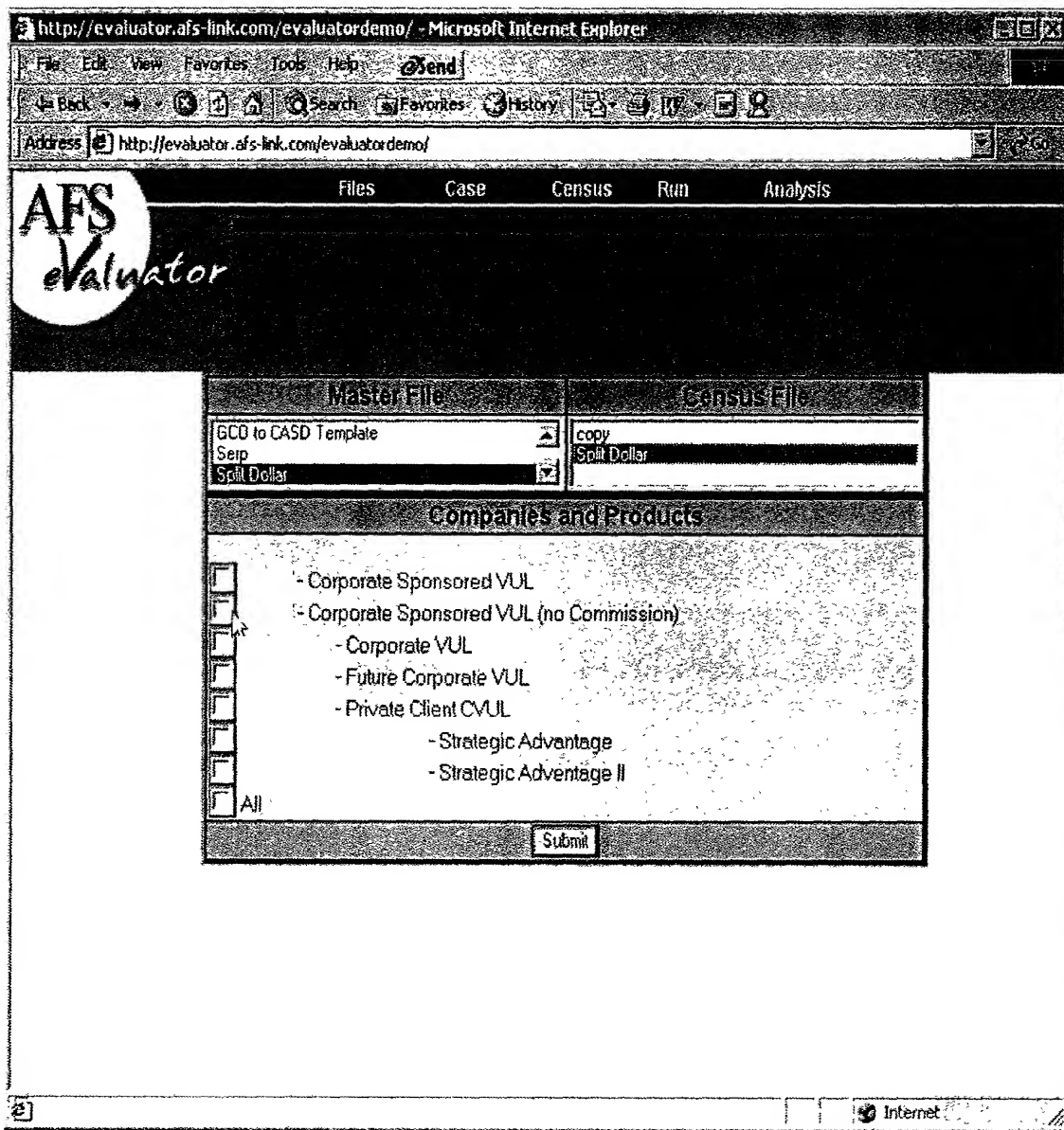


FIG 5F

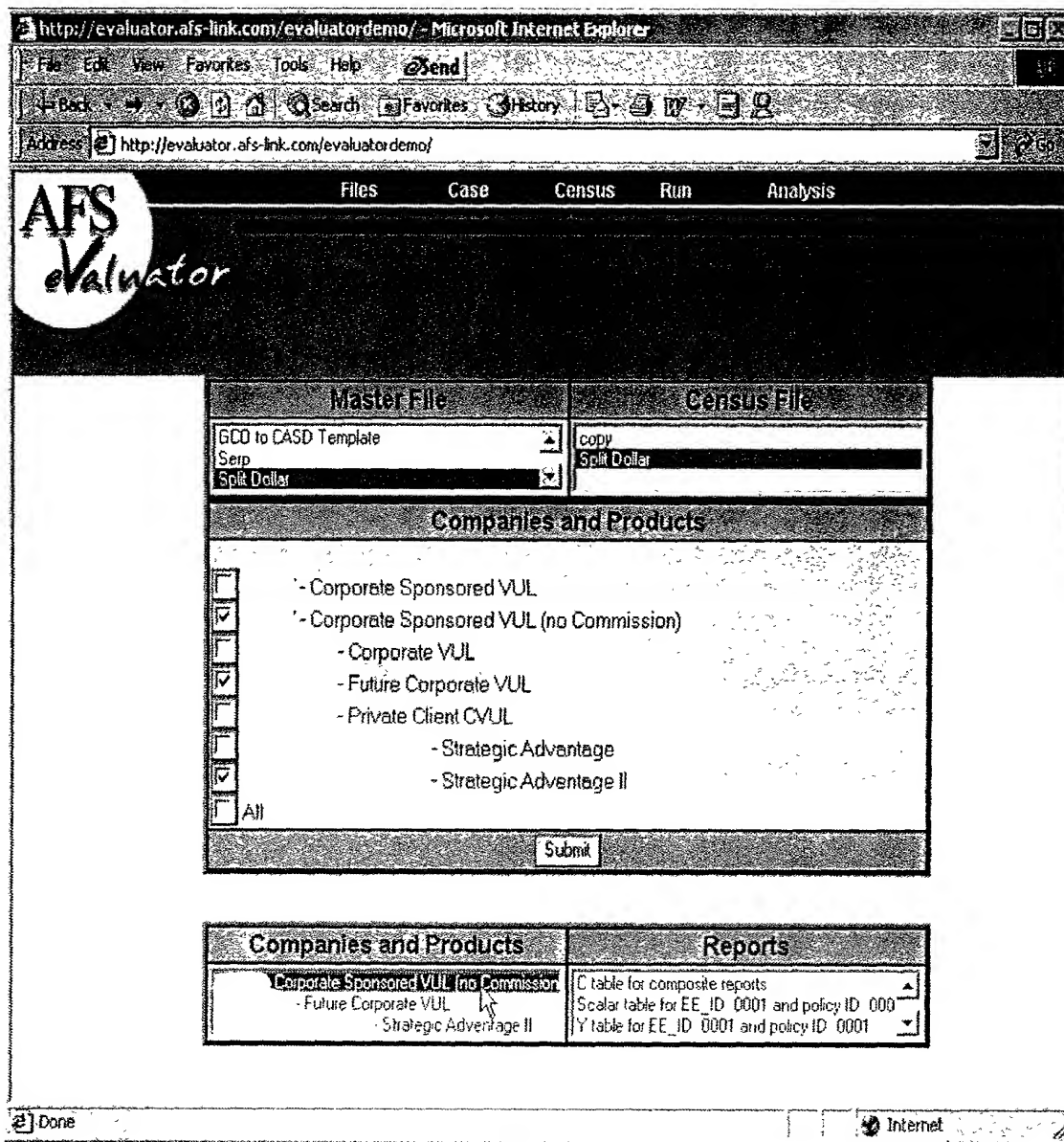


FIG. 5G

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	Corporate					After-Tax	Corporate	After-Tax
	Net	After-Tax		Net		Effect on	After-Tax	Effect on
Age	After-Tax	Cash Flow	Total	Cash	Total	Earnings	Cash Flow	Earnings
Beginning of Year	Insurance Outlay	Insurance Only	Cash Value	Surrender Value	Death Benefit	Insurance Alone	Integrated Program	Integrated Program
0	13634.65	-13634.65	0	13000.4	370305	634.25	-13634.65	-634.25
0	13634.65	-13634.65	0	26723.49	370305.01	88.44	-13634.65	88.44
0	13634.65	-13634.65	0	41294.31	370305	444.28	-13634.65	444.28
0	13634.65	-13634.65	0	57360.44	370305.02	718.11	-13634.65	718.11
0	13634.65	-13634.65	0	74952.09	370304.98	1173.95	-13634.65	1173.95
0	13634.65	-13634.65	0	94141.45	373065.32	1120.95	-13634.65	1120.95
0	13634.65	-13634.65	0	114859.79	405277.48	983.54	-13634.65	983.54
0	3634.65	-3634.65	0	127358.94	415383.7	1029.73	-3634.65	1029.73
0	3634.65	-3634.65	0	140864.14	426054.77	1076.35	-3634.65	1076.35
0	3634.65	-3634.65	0	155497.14	437381.16	1123.49	-3634.65	1123.49
0	3634.65	-3634.65	0	171342.77	449392.56	1171.04	-3634.65	1171.04
0	3634.65	-3634.65	0	188479	462060.67	1219.12	-3634.65	1219.12
0	3634.65	-3634.65	0	206990.99	475418.84	1267.65	-3634.65	1267.65
0	3634.65	-3634.65	0	226998.1	489494.25	1316.69	-3634.65	1316.69
0	3634.65	-3634.65	0	248632.08	504314.33	1366.18	-3634.65	1366.18
0	3634.65	-3634.65	0	272050.54	519904.42	1416.19	-3634.65	1416.19
0	3634.65	-3634.65	0	297396.06	536327.91	1466.71	-3634.65	1466.71
0	3634.65	-3634.65	0	324821.22	553627.48	1517.71	-3634.65	1517.71
0	3634.65	-3634.65	0	354492.09	571852.41	1569.24	-3634.65	1569.24
0	3634.65	-3634.65	0	386588.19	596788.25	1621.29	-3634.65	1621.29
0	3634.65	-3634.65	0	422098.87	624163.01	1673.85	-3634.65	1673.85

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FIG. 5H

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Files Case Census Run Analysis

Weights	Detail	Categories	Corporate Sponsored VUL (no Commission)	Future Corporate VUL	Strategic Advantage I
		Financial Strength of Insurance Company			
	5	S&P Rating	AAA	AAA	AAA
	5	Weiss Rating	A+	A+	A+
	5	A.M. Best Rating	A++	A++	A++
	5	Asset Size millions	\$1,200,000.00	\$2,000,000.00	\$1,800,000.00
	20	Strength of Financial Backing including Parent	5	8	4

Done Internet

FIG 51

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Files Case Census Run Analysis

	20	Backing including Parent	5	8	4
45		Funding Analysis			
	10	Cash Flow Required for Funding	(\$14,215.03)	(\$13,634.65)	(\$14,214.97)
	10	Net Present Value of A/T Cash Flow at COM Rate	\$290,942.90	\$18,964.41	\$372,718.19
	10	IRR on Composite A/T Cash Flow	0.65	0.68	0.77
	10	A/T Effect of Earning. Year 1	(\$1,387.15)	(\$634.25)	(\$457.25)
	2	Cum. A/T Effect on Earnings. Yr 5	\$3,013.77	\$1,790.53	\$1,918.30
	3	Earnings Crossover	3	2	4
13		Contractual			

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FIG. 5J

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13		Contractual Features			
	3	De-MECing Provisions	5	5	6
	2	Mortality Charge Guarantees	6	7	2
	3	Expense Charge Guarantees	7	5	6
	2	Buyer Rating of Funding choices	6	8	6
	3	Buyer Rating of Historical Fund Performances	6	6	1
2		Other			
	2	Suitability of Underwriting Offer	8	7	6
100					
Submit					

Internet

FIG. 5K

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Files Case Census Run Analysis

		Features			
	3	De-MECing Provisions	5	5	6
	2	Mortality Charge Guarantees	6	7	2
	3	Expense Charge Guarantees	7	5	6
	2	Buyer Rating of Funding choices	6	8	6
	3	Buyer Rating of Historical Fund Performances	6	6	1
2		Other			
	2	Suitability of Underwriting Offer	8	7	6
100					
Submit					

Internet

FIG. 5L

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Files Case Census Run Analysis

Weights	Detail	Categories	Corporate Sponsored VUL (no Commission)	Future Corporate VUL	Strategic Advantage II
		SCORES ->	28.5736	51.7471	41.6333
		Financial Strength of Insurance Company			
	5	S&P Rating	AAA	AAA	AAA
	5	Weiss Rating	A+	A+	A+
	5	A.M. Best Rating	A++	A++	A++
	5	Asset Size millions	\$1,200,000.00	\$2,000,000.00	\$1,800,000.00
	20	Strength of Financial Backing including Parent	5	8	4

Done Internet

FIG. 5M